

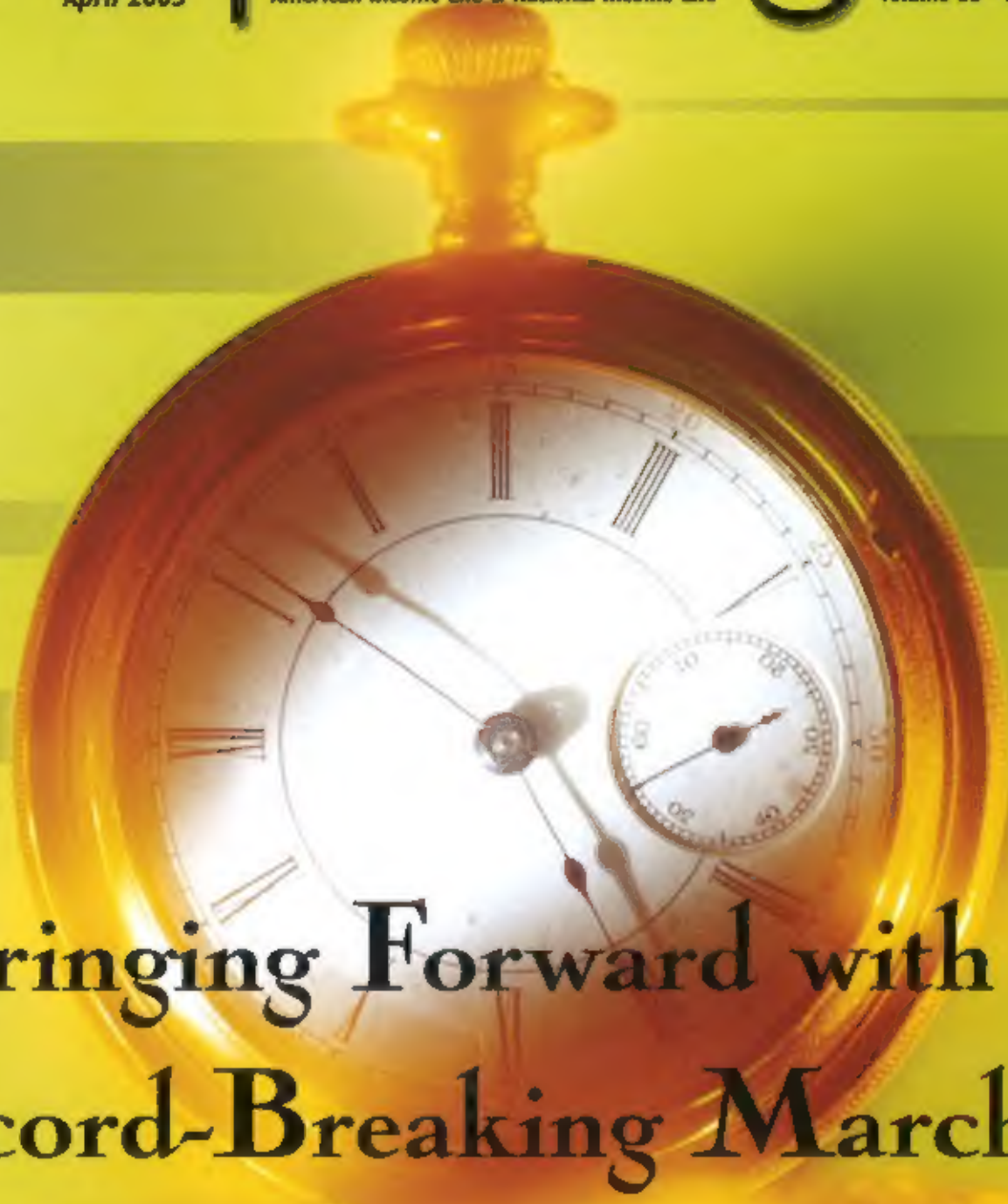


Spotlight

April 2005

American Income Life & National Income Life

Volume 38 • Number 4



**Springing Forward with a
Record-Breaking March—
\$9 Million Dollars**



FROM THE DESK OF:

Scott Smith
Executive Vice President
American Income Life

Forget Ordinary — Think Extraordinary!

I want to take this opportunity to share my vision with the field. My purpose in doing this is to provide information which will keep everyone updated on exactly where we stand with our growth and recruiting objectives along with the efforts we have made, the effort we will need to make, and the potential we have to achieve these objectives.

Have you seen the commercial which says, "Nobody woke up today and said, I want to be ordinary?" "I want to be an ordinary teacher." "I want to be an ordinary cop." "I want to be an ordinary doctor." Nope, no one wants to be ordinary. Not me! Definitely not you!

This commercial struck home with me. The commercial's intent, of course, is to poke fun at the fact no one wants to be ordinary, but it also accentuates the fact not everyone has the potential to avoid being ordinary. This is because there are two things which will steer us away from being ordinary: *our efforts, and our potential.*

When I first saw this commercial, I honestly began to question if I was ordinary or if our company was some how becoming ordinary? Then I began to wonder what could be the reason that after four years of celebrating our growth we would be in the position we are now, re-evaluating our methods? I soon realized that some of us may have actually become satisfied with being ordinary. However, let's consider for a moment what it would mean to forget ordinary and think extraordinary.

I want to go back now to the those two key components which measure success and failure, or rather separate ordinary from extraordinary — *our effort and potential.* As this formula will show, it doesn't matter how much you have of either without the other. Effort fails without meeting potential, and our potential cannot be realized without maximum effort.

I would like to share with you when I learned about potential. When I coached high school basketball, one year I had a team which was so good that I believed if we got past our season opening tip off tournament we probably wouldn't be truly tested until the state tournament. While it sounds like every coach's dream, there was one big concern I had at the start of the season. It dawned on me I had no idea what I was going to say to this team as we walked into the locker room twice a game for four months, knowing we would probably be up by 20 or have won by 40? Knowing this, I told the team not to evaluate themselves on the score of the game, but to look in the mirror and ask if they were meeting their own potential. I settled on telling them the score

of the game would make little difference in the long run, but their success would come from putting their hearts on the floor for the entire game so they would have an opportunity to meet their individual and collective potential.

I felt this was the right concept to coach because someday there would be nothing we could do about playing against a bigger, more talented, or more experienced team, and if we lost at anytime to such a team, the only thing we would need to question was if we did the best we could have done? If our hearts and effort were there and we still lost, I believed we could walk away with our heads high. However, in order to do this, over the next four months they needed to know that the scoreboard would not determine their success or failure, but focusing in on giving their maximum effort was how they would be evaluated.

Seeing that commercial about being ordinary made me think of that team, then, it made me think about you and me, and American Income and National Income. I came to the conclusion that I won't tolerate us becoming an ordinary company, and I hope you feel the same. In fact, I won't accept ordinary, and I hope you won't either.

If we can jump from \$50 million to \$98 million and our resources haven't changed, I have to ask myself, "What has changed? What must change now to get us back on track to meet our potential?"

I believe there is no reason why we can't become a billion dollar a year company — we have that potential. To do that we need to believe that we can — no, we need to believe that we will — become the premier in-home-sales life insurance company. But, before this vision can become a reality, we must first ask ourselves, are we willing to put forth the effort, do we have the talent, and do we believe in ourselves? I believe that yes we are willing to put forth the effort, and we all know we do have the talent, but do we really believe in our potential? That answer won't be yes until we start to fear being ordinary.

You see, you need to believe in yourself before anyone else will. Just contact any member of that basketball team I told you about. They finished 26 and 0, and were the number one ranked team in New York State!

Together, let's start dreaming of what we can become. Let's pay attention and start thinking about growing by utilizing all of our non-traditional lead sources. Let's place emphasis on retaining those we code and growing a bigger, better, stronger PR team. In the end, let's fear the ordinary and start thinking about extraordinary!

Dates to Remember

Thursday, May 26, 2005
All business and PR credits must be at the Home Office to count for May production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$926,888.56 in bonuses. For more information on the monthly bonuses, turn to Page 16.

Required Retention Rate

Effective Jan. 1, 2005, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention rate or the minimum Net to Gross. The Net to Gross rate varies based on bonus guidelines. The rate listed below is for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention:	68%
Net to Gross:	78%

Congratulations are in Order!

Scott Primm, an MGA with the Altig-Orlovic Agency, achieved \$100,000 of 13-month in force premium.

Lily Tchen, a GA with the David Cohen Agency, achieved \$100,000 of 13-month in force premium.

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the New Orleans Awards Presentation, are the: top SGA from each category, top two PR Managers and top two PR Representatives from each category, top RGA, top five MGAs, top five GAs, the top SA, and top ten Individual Producers. *Check your production! If there is an asterisk by your position, you could be on your way to The Fairmont in New Orleans! The convention will be held July 27-30, 2006.*

Founder's Club Outstanding Producers

March 2005

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
Lance Brown	Steve Hartman	7	\$72,631		85.2
Yvonne Hernandez	David Cohen	3	\$42,231		76.5
Ben Mancillas	Joseph Manone	1	\$46,074		85.9

▲Percentage of Net to Gross

Reopens

We often receive amendments, CODs, and replacement checks for returned items, on cases after they have been NTO'd or cancelled. If possible, we reopen the case with the information we have. However, there are times when a "Good Health Statement" (AG-1781) is required before we can proceed with the request to reopen. If the "Good Health Statement" is not received with the request to reopen, we will ask you to submit one. Waiting for this statement delays the process at least two weeks, including your advance.

Here are some reminders when you are trying to reopen an application:

- Get the Good Health Statement signed while you are in the home and send it with the delivery requirement.
- List all applications you wish to reopen on the request.
- If the application is over six months old, collect a new application and write "reopen" across the top of the application (if you don't write reopen across the top of a new application, it can be confused as new business and loaded with a new application number which can affect you).
- Reopened accident and health applications are redated with a current date which requires an endorsement of the new policy date. We do not use the application date.
- Do not reopen or rewrite declined applications.
- Do not reopen or rewrite incompletes. Refer to the Underwriting Department hint titled "Don't Rewrite Incompletes."

Reopens should be in Home Office by the 20th of each month. Reopening an application cannot be done in a day or two as the file must be ordered, MIB checked, and Underwriting must approve before it can be reopened. We cannot guarantee the case will be processed by end of month as we do not know what Underwriting might need for approval. However, if the reopen request is in Home Office by the 20th of the month, we will make every effort possible to have it processed by end of month.

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Promotions

Promoted to 52.5 Percent Supervising Agent

James Aduminta	Paul Coleman	Robert Gerdes	Leaette McCallister	Carl Rudd	Timothy Southerton
Scott Booth	Richard Cramer	Gershon Klein	Robert Murphy	Jennifer Shaeffer	Shannon Spindler
John Brian	Jacob Dackman	Gloria Kraker	Susan O'Bryon	Randall Sharpe	Dustin Tolbert
Ted Bryson	Latisha Dodd	Jayci Lau	Scott Oltman	Susan Silvia	Kristin Turner
James Cahalin	Mohammad Ebadi	Nitin Maharaj	Kara Peck	Niman Singh	Nathan Vazquez
John Castore	Jose Ferreyro	Tim McAdams	Nathan Rotzenberg	Tara Soderman	Raymond Weems

Promoted to 55 Percent Supervising Agent

Derrick Cook	Todd Stallworth	Brian Varney
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Promoted to 57.5 Percent General Agent

Cesar Astralaga	Justin Germany	Patrick Mazerolle	Jennifer Price	Charles VanDyke
Raphael Bouchereau	Patricia Lee	Malcolm McCall	Shawn Richmond	Arthur Westergren
Brenden Determann	Ramin Madani	Max Noland	Latonya Tucker	

Promoted to 60 Percent General Agent

Wes Elder	Cheryl Foti
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Promoted to Master General Agent

Mary Ayarzagoitia	John Joswick	Preeti Sahgal	Ricky Thompson
Gordon Boles	Elmore Mundell	Jose Sanchez	Sanquinetta Williams

Promoted to Regional General Agent

David Wang

Company Anniversaries

Happy Anniversary!
Thanks for all you do. Congratulations!

25 Years of Service

Marc Zipper

21 Years of Service

Vivian Dwyer

17 Years of Service

Susan Gilbert

16 Years of Service

Scott Remmey

15 Years of Service

Christopher Cummings
Paramjit Sangha

14 Years of Service

Sharon Nigota
Jeff Spanaus

13 Years of Service

Walter Rich
Joseph Ward

11 Years of Service

Daniel Phares
George Sturge

10 Years of Service

Edward Clunk
Maria Esposito
Christine Hartman
Patti Morgan
Gleb Ostrovsky

9 Years of Service

Bruce Jones

8 Years of Service

Tyrone Conard
David Floyd

7 Years of Service

Francisco Perez

6 Years of Service

Timothy Simpson

5 Years of Service

Tod Brown
Becky Cutler
Vance Rountree

4 Years of Service

Mary Ayarzagoitia
Alfred Brenner
Kevin Frain
Hal Herman
Adam Kiss
Theodore Pappas
Douglas Zigby

3 Years of Service

Paul Bodinizzo
Michael Kolasa
David Laggan
Travis Price
Robert Russo
Gregory Siard

3 Years of Service Cont.

William Slocum
Carey Thompson

2 Years of Service

William Burbank
Louis Costa
David Duque
Richard Evenso
Patrick Fowler
Gilbert Franklin
Mary Hinterberger
Matthew Ho
Stefan Johannsson
Horace Johnson
Nadia King
Claudia Rodriguez
Steven Sequeira
Justin Smith
Frank Sommers
Karen Stockwell
Steven Strong
Kashif Tufail
Angelika Vassilicva

1 Year of Service

Ronald Berube
Raphael Bouchereau
Rudolph Dsouza
Billy Faulkner
Paul Gentile
Mark Gorman
Richard Greenberg
Ryan Haley

1 Year of Service Cont.

Shannelle Hardy
Joshua Harris
William Ho
Andrew Johnson
John Joswick
Igor Katanov
Phillip Lacross
Erin Marlow
Taniqua Medina
Patricia Moore
Kevin Muckle
Catrina Nguyen
Helena Rizvan
Shaynee Scott
Erin Smith
Kim Sprenger
Jennifer Sullivan
Ricky Thompson
Sergey Tovmenko
Thomas Whitcomb
Bonnie Williams
Young Yoon

Individual Producers


1. **Cody Bellah**
Kansas City, MO



2. **Carla Miller**
Omaha, NE



3. **Sebastian Kazek**
Tampa, FL




4. **Anthony Wilkerson**
Kansas City, MO



5. **Samantha Chui**
Marietta, GA



6. **Timothy Cruise**
Woodridge, IL



7. **Kimblin Cowins**
Edison, NJ



8. **Theresa Bellajaro**
Kailua, HI



9. **Sylvia Freeman**
Marietta, GA



10. **Paul Hall**
Roanoke, VA



Individual Producers

All Time Record to Beat

Month: \$51,235 Net ALP

March Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Cody Bellah	\$43,575	100		Steve Brooks	Geneser-Geneser
2. Carla Miller	36,722		76.5	John Akers	John Akers
3. Sebastian Kazek	29,353	87		Tom Williams	Tom Williams
4. Anthony Wilkerson	27,621	95		Steve Brooks	Geneser-Geneser
5. Samantha Chui	24,458	94		Bridgett Driscoll-Hunt	Williams-Williams
6. Timothy Cruise	23,180		83.6	Steven Jakubczak	Bob Olson
7. Kimblin Cowins	22,287	98		David Hausman	Eric Giglione
8. Theresa Bellajaro	21,989		79.0	Brian Traboulay	Rick Altig
9. Sylvia Freeman	21,940		80.2	Paul Hall	Williams-Williams
10. Paul Hall	20,086		68.0	David Wang	Altig-Hay
11. Carlton Lear	19,708		71.8	Steve Hartman	Bob Olson
12. Lance Brown	18,883		85.2	Steve Friedlander	Steve Hartman
13. Mary Ann Gaelic	18,278		77.7	Lawrence Hauck	Steve Friedlander
14. JoAnne Marks	18,066		71.5	Desislava Dimitrova	John Akers
15. Holly Desmond	17,656	83		Dustin Miller	Altig-Orlovic
16. Max Quasem	17,535		87.3	Erik Graham	David Cohen
17. Ruben Soberanes	17,260		76.0	Doreen Ryan-Foti	Jatoft-Foti
18. John Davies II	17,237	100		Demetrius Peete	Tyrone Conard
19. Moswen Taylor	17,207	89		John Hancock	Mark Hancock
20. Maijarg Sukhbaatar	17,038		76.0		Gleb Ostrovsky

▲ Percentage of Net to Gross

All Time Record to Beat

YTD: \$277,779 Net ALP

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Sebastian Kazek	\$65,073	87		Joseph Moore	Tom Williams
2. Carla Miller	60,029		76.5	John Akers	John Akers
3. Sylvia Freeman	58,379		80.2	Williams-Williams	Williams-Williams
4. Lance Brown	54,055		85.2	Steve Hartman	Steve Hartman
5. Timothy Cruise	51,377		83.6	Bob Olson	Bob Olson
6. Carlton Lear	49,872		71.8	Bob Olson	Bob Olson
7. Max Quasem	48,507		87.3	David Cohen	David Cohen
8. Samantha Chui	45,854	94		Bridgett Driscoll-Hunt	Williams-Williams
9. Omar Hashimi	45,005		75.4	Steve Foti	Jatoft-Foti
10. Ruben Soberanes	44,188		76.0	Doreen Ryan-Foti	Jatoft-Foti
11. Holly Desmond	44,070	83		Dustin Miller	Altig-Orlovic
12. Cody Bellah	43,575	100		Steve Brooks	Geneser-Geneser
13. DeSheila Hargrove	42,169		78.2	Diane Carrion	Eric Giglione
14. Lily Tchen	41,964		70.4	David Iriye	David Cohen
15. Helen Taylor	41,398		73.9	Shamshinder Sidhu	Rick Altig
16. Daniel Potilechio	40,863		88.5	David Wang	Bob Olson
17. Michael Hickson	40,736	83		Lee Conti	Eric Giglione
18. Dmitriy Goncharuk	38,903		82.5	Dustin Venekamp	Altig-Orlovic
19. Karen McQuoid	38,649		77.7	Lawrence Hauck	Steve Friedlander
20. Angelika Vassilieva	37,721		77.7	Shamshinder Sidhu	Rick Altig

▲ Percentage of Net to Gross



FROM THE DESK OF:

Bo Gentile

*Vice President
Recruiting & Development*

Living with Success and Yourself

You have worked hard, trained to become an expert on the products we offered, polished your recruiting skills, planned your work and worked your plan, and have finally arrived at the pinnacle of success. Now, go ahead and take a bow. You deserve it!

However, it is important to realize that what you have achieved so far is the easy part. Now the real work starts! Therefore, if you thought it took a tremendous effort to achieve success, that is nothing compared to how difficult it will be for you to hang on to it.

Many of us have grown up being conditioned for rejection and learned quickly to cope with failure, but success is a rare commodity for which few are prepared. There are tons of books offering advice for getting to the top, but few offer guidance for staying on top. Most people fail to achieve success for the simple reason they are unwilling to pay the price demanded. Even fewer are comfortable living with success because they have become intimidated by the responsibility success brings — the responsibility of continuing to be successful, or continuing to grow.

Surviving success starts by being relentlessly aggressive in protecting your spirit of success. In doing that, you must first ask yourself this question, "Is there a way for me to recognize if my spirit is sliding off the slope of success into complacency, or am I maybe getting just a little bit lazy?" To answer that question, take a look at yourself and see if any of these warning signs seem to hit a little close to home:

- You may be losing your edge...when you find you are too busy to take the time for the little things you took the time for before.
- You may be losing your edge...when you perceive your success is predicated on what you have done rather than what you could do.
- You may be losing your edge...when getting better is not as important as keeping what you have.
- You may be losing your edge...if at first, your actions threatened competitors, and now, the actions of your competitors threaten you.
- You may be losing your edge...if paper work and planning become more important than the action steps taken during actual recruiting.

If any of these warning signs seem reminiscent of your attitude, then the spirit of your success may be sliding. Given this, now is the time to consider doing something about it. However, as you consider ways to protect and enhance your success, keep these three basic rules in mind:

- Always act like a winner, but feel like an underdog.
- Always have an enemy to be conquered. Just make sure it is not yourself.
- Don't be satisfied with success — distrust it because it will lie to you and make you feel more comfortable than you should be.

Most importantly, never lose sight of one thought — you are only as successful as you want to be, and though it takes hard work achieving success, the real work is in keeping it!

Experience the American Income and National Income Opportunity

At American Income and National Income, we are proud of the opportunities we are able to provide to our field force. We also make it a point to expand on those opportunities so that all our Agents and Managers can benefit from the best possible resources available. One of those opportunities which we offer is the Leadership Development Seminar.

The Leadership Development Seminar was organized to help Managers make the transition and develop their skills as leaders. Just as we developed the new AMS system to provide you with the choice of expanding into leadership, whereby you can build an Agency and a career path, we developed this three-day seminar to give you the tools you will need to get the job done.

The Leadership Development Seminar is offered three times a year to field Managers and others interested in expanding their leadership abilities. During the seminar you will gain the knowledge you need to read and interpret reports, understand the recruiting process, maximize your lead sources and referrals, and learn the best training methods utilized in the field today.

Take a look at networking provided at the last LDS and make the decision to be a part of this beneficial program.




For more information on how you can attend the next Leadership Development Seminar, contact your SGA.

Supervising Agents




1. Terrence Thomas
Albuquerque, NM



2. Jane Ronga
Edison, NJ



3. Brian Varney
Warwick, RI



All Time Record to Beat
Month: \$43,409 1st Yr.

All Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

March Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Terrence Thomas	\$30,732	\$30,975	86		Joseph Callahan	Wes Bangs
2. Jane Ronga	26,045	34,496	97		David Hausman	Eric Giglione
3. Brian Varney	24,787	27,468	89		Willie Hayden	David Zophin
4. Matthew Willrodt	24,308	28,865	100		Dustin Miller	Altig-Orlovic
5. Matthew Dahler	17,711	21,805		81.9	Mathew Hart	Jim Surace

All Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Terrence Thomas	\$63,917	\$79,144	86		Joseph Callahan	Wes Bangs
2. Clayton Frost	42,392	58,701		78.6	Jason Mollo	David Zophin
3. Jane Ronga	39,222	50,759	97		David Hausman	Eric Giglione
4. Bruce Lamont	36,317	56,194	89		Eugene Melamed	Slav Bitman
5. Haylee Nye	35,582	71,872	85		Dustin Miller	Altig-Orlovic


Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agents


1. Derrick Bates
Houston, TX



2. Salvatore Giacchi
Edison, NJ




3. Richard Koschatzky
Tampa, FL



4. Lynn Cao
Los Angeles, CA



5. James Worf
Denver, CO



All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

March Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Derrick Bates	\$49,063	\$57,699	90		AJ O'Connor	Steven Greer
2. Salvatore Giacchi	48,975	55,143		78.6	David Hausman	Eric Giglione
3. Richard Koschatzky	48,310	48,310	96		Joseph Moore	Tom Williams
4. Lynn Cao	44,089	45,328		71.7	David Iriye	David Cohen
5. James Worf	38,047	44,846		73.8	Joshua Goodman	Bill Jennings
6. William Childress	29,888	32,886		84.1	Robert Dunn	Marc Morton
7. Devin Phillips	29,390	35,192	91		John McCreary	Furer-Whittinghill
8. Charles McGrane	28,519	37,138	91		Eugene Melamed	Slav Bitman
9. Jeffrey Oakman	28,484	24,884	86			Williams-Williams
10. Brent Rieck	28,166	28,970	84		Tim Schroeder	Marc Morton

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Derrick Bates	\$110,110	\$138,953	90		AJ O'Connor	Steven Greer
* 2. Salvatore Giacchi	93,523	107,966		78.6	David Hausman	Eric Giglione
* 3. Jeffrey Oakman	81,022	78,038	86			Williams-Williams
* 4. Matthew Hogan	80,683	122,346	83			Oldham-Hadaya
* 5. Mary Ann Gaelic	75,152	115,348	97		Lawrence Hauck	Steve Friedlander
6. Charles McGrane	72,977	99,962	91		Eugene Melamed	Slav Bitman
7. Zachary Hart	71,366	161,384	91		Mathew Hart	Jim Surace
8. Brent Rieck	69,347	72,343	84		Tim Schroeder	Marc Morton
9. Lynn Cao	58,107	69,555		71.7	David Iriye	David Cohen
10. Devin Phillips	55,857	71,555	91		John McCreary	Furer-Whittinghill

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.

Congratulations on Your Record-Breaking March!

Wow, What a Great Follow-up to Celebrating National Salesperson Day!

At American Income and National Income, we are always looking for the positive things going on in and around the Company. Just as March 4, National Salesperson Day, provided us a reason to celebrate, so too does your achievement of a record-breaking, \$9 million, March. And again, this gives us the perfect opportunity to tell you how much we appreciate what you do. As always, in the Home Office, we are celebrating your accomplishments right along with you. Together our sales force and our Home Office staff have the privilege of helping families prepare for a time of need. We are proud of that, and proud of what you do to create that opportunity.

Congratulations on a record-breaking month!

"I just wanted to express my personal appreciation for what the field Agents do every single day. Anybody can be a 'people-person,' but it takes a special person to be an AIL/NILICO Agent."

"Thanks for all the hard work you put forth each and everyday!"

"Congratulations to each of our sales representatives!"

"Thanks for providing great service on your end making our jobs run smoothly. I really appreciate all of the hard work and efforts that are put forth by you, the Agents and SGAs. You are what keeps AIL/NILICO growing."

"Thank you for the time you take and effort you make to be sure business is processed smoother and quicker. I appreciate and respect the job you do everyday — and night! Keep up the good work, and keep those apps coming."

"Your dedication and determination don't go unnoticed, and we thank you for being an integral part of our team!"

"Thanks for all the great effort you put into making this such a great Company to work for."

"Each of you have my utmost admiration and respect! I appreciate your efforts and respect your dedication."

"Each of you do a super-great job!"

"Thank you! Because of you, I have been able to come to work for 28 years and have never seen a layoff. Your hard work in the field is greatly appreciated."

Master General Agents

1. AJ O'Connor



Houston, TX

2. Barry Dillah



Edison, NJ

2. Doreen Ryan-Foti



Concord, CA

4. Eugene Melamed



Raleigh, NC

5. Dustin Miller



Salt Lake City, UT

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$250,859 Net ALP Jim Bianchi

March Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. AJ O'Connor	\$109,128	\$127,057		73.3	Steve Greer
2. Barry Dillah	89,685	108,770	79		Eric Giglione
3. Doreen Ryan-Foti	82,578	164,400		75.0	Jatoft-Foti
4. Eugene Melamed	79,760	79,760	87		Slav Bitman
5. Dustin Miller	77,810	81,228		68.1	Altig-Orlovic
6. Jim Bianchi	70,273	144,721		76.1	Durhon Oldham
7. Brian Traboulay	64,271	119,637		72.1	Rick Altig
8. Rebecca Klebsch	64,218	85,581		72.4	Joseph Manone
9. Joseph Moore	63,279	74,135		71.6	Tom Williams
10. DeMario Cooper	60,710	63,036	82		Slav Bitman

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,168,283 Net ALP Paul Rumbac

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. AJ O'Connor	\$276,380	\$323,822		73.3	Steve Greer
* 2. Barry Dillah	251,944	305,873	789		Eric Giglione
* 3. Jim Bianchi	198,974	362,386		76.1	Durhon Oldham
* 4. Doreen Ryan-Foti	198,941	406,251		75.0	Jatoft-Foti
* 5. Eugene Melamed	185,612	185,352	87		Slav Bitman
6. Jason Mollo	180,035	206,456		68.1	David Zophin
7. Dustin Miller	177,288	185,685	86		Altig-Orlovic
8. Scott Keeney	166,528	191,250		70.4	Oldham-Hadayia
9. Joshua Goodman	149,292	233,412		68.4	Bill Jennings
10. Kevin Khadvian	148,020	162,367		71.6	Bob Olson

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Regional General Agents

1. Joshua Goodman



Denver, CO

2. Jason Mollo



Middletown, CT

3. AJ O'Connor



Houston, TX

March Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
1. Joshua Goodman	\$144,623	\$188,816		70.4	Bill Jennings
2. Jason Mollo	134,931	143,840		69.5	David Zophin
3. AJ O'Connor	128,485	162,382		73.3	Steve Greer

YTD Production

Name	1 st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Jason Mollo	\$441,701	\$498,703		69.5	David Zophin
2. AJ O'Connor	306,937	375,874		73.3	Steve Greer
3. Joshua Goodman	298,886	419,693		70.4	Bill Jennings

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Bonus Amount
Carla Miller	John Akers	\$6,242.86
Cody Bellah	Geneser-Geneser	\$5,915.91
Timothy Cruise	Bob Olson	\$4,636.01
Theresa Bellajaro	Rick Altig	\$4,348.63
Sylvia Freeman	Williams-Williams	\$4,168.78
Sebastian Kazek	Tom Williams	\$3,944.32
Mary Ann Gaelic	Steve Freidlander	\$3,835.12
Lance Brown	Steve Hartman	\$3,776.76
Anthony Wilkerson	Geneser-Geneser	\$3,765.38
Max Quasem	David Cohen	\$3,681.60

Total Retention Bonus Paid: \$677,800.89 595 Producers Qualified

Leadership Bonus*

Qualifier	SGA	Bonus Amount
Doreen Ryan-Foti	Jatoft-Foti	\$7,888.72
David Iriye	David Cohen	\$7,591.61
Jim Bianchi	Durhon Oldham	\$7,492.97
AJ O'Connor	Steve Greer	\$7,040.69
Brian Traboulay	Rick Altig	\$6,503.65
Dustin Miller	Altig-Orlovic	\$6,262.82
Rebecca Klebsch	Joseph Manone	\$6,031.72
Joseph Moore	Tom Williams	\$6,010.16
Horace Johnson	Tom Williams	\$5,059.04
Matthew Wolfanger	Durhon Oldham	\$4,984.36

Total Leadership Bonus Paid: \$224,405.86 123 Managers Qualified

PR Bonus*

Qualifier	SGA	Bonus Amount
Malka Arony	Hartman/Cohen	\$1,685.97
Manon Brulotte	Rick Altig	\$1,338.24
William Sauers	Tom Williams	\$1,335.52
Cheryl Cook	Durhon Oldham	\$1,130.08
Vivian Dwyer	Altig-Hay	\$1,024.63
Susan Fuldauer	Mark Hancock	\$966.64
David Blaisdell	Rick Altig	\$924.54
Brenda DiSomma	Eric Giglione	\$868.78
Robin Andrade	David Zophin	\$828.08
Casandra Robinson	Rick Altig	\$817.81

Total PR Bonus Paid: \$24,681.81 41 PR Reps Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

American Income & National Income Proudly Present A New Labor Advisory Board Member



Michael O'Brien
*International President
Transportation Workers
Union of America*

Michael O'Brien, International President of the Transportation Workers Union of America (TWU), has been unanimously elected to the Labor Advisory Board.

The Transport Workers Union of America was founded in 1934 as an industrial union dedicated to the promise that an organization built on trust and equality for all workers cannot be denied. TWU is affiliated with the American Federation of Labor and Congress of Industrial Organizations (AFL-CIO), and the worldwide International Transport Workers Federation (ITF). TWU is a trade union representing workers in mass transportation, airline, railroad, utility, university, municipalities, service, and allied industries.

Mr. O'Brien joined TWU Local 282 in 1972 as a school bus driver and later in maintenance for Bristol Township, Pennsylvania. He began representing fellow Local 282 members as a shop steward in 1975 and worked his way up to Local 282 president in 1981.

O'Brien's success as a local officer gained him recognition with the international union as a talented, hardworking advocate for the membership. This recognition led to an appointment as international organizer. After many organizing victories, Mr. O'Brien was promoted to international representative and assigned to the transit, utility, university, and service division.

Mr. O'Brien has built a reputation as a tough, savvy negotiator and has helped local leaders negotiate more than 100 contracts for transit properties, municipalities, school districts, universities, and utilities.

In addition to serving on numerous political campaigns and in many board capacities, Mr. O'Brien has more than 34 years experience in the labor arena.

We welcome Mr. O'Brien to the Labor Advisory Board and are looking forward to a long and prosperous partnership for many years to come.

Congratulations!

MARCH CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Rick Altig		71.5	\$938,841	\$999,000	94	\$1,706,107	\$1,556,000	110	102
Eric Giglione		72.8	406,341	390,000	104	585,550	618,500	95	100

MARCH CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Altig-Orlovic		68.5	\$251,564	\$108,500	232	\$323,840	\$169,000	192	212
Tyrone Conard	89		124,618	108,500	11	244,412	172,500	142	129
Oldham-Hadayia	99		96,038	126,000	76	131,007	78,000	168	122
Joseph Manone		78.2	95,796	105,000	91	230,298	212,500	108	100

MARCH CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Bill Jennings		71.4	\$165,623	\$86,500	191	\$233,062	140,000	166	179
Steve Greer		71.6	135,524	84,000	161	173,650	125,000	139	150
Williams-Williams		68.2	120,634	86,500	139	154,668	131,500	118	129
Chris LaFond		76.4	82,231	82,500	100	130,654	130,000	101	101

MARCH CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Slav Bitman	84		\$189,203	\$78,000	243	\$193,446	\$121,500	159	201
Steve Hartman		72.4	83,365	71,500	117	159,681	114,000	140	129
Mark Hancock		70.4	85,901	62,500	137	120,247	100,000	120	129
Altig-Hay		68.6	72,019	61,000	118	132,433	96,000	138	128

MARCH CATEGORY V

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Wes Bangs	83		\$50,635	\$28,500	178	\$54,235	\$42,500	128	153

MARCH CATEGORY VI

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Imran Satti	98		\$22,500	\$27,000	83	\$59,911	\$42,500	141	112

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

YTD CATEGORY I

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Eric Giglione		72.8	\$1,117,674	\$1,170,000	96	\$1,645,439	\$1,855,500	89	93

YTD CATEGORY II

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Altig-Orlovic		68.5	\$554,642	\$325,500	170	\$707,832	\$507,000	140	155
Oldham-Hadayia	99		96,038	126,000	76	131,007	78,000	168	122

YTD CATEGORY III

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Bill Jennings		71.4	\$408,028	\$259,500	157	\$580,808	\$420,000	138	148
Steve Greer		71.6	339,713	252,000	135	414,785	375,000	111	123

YTD CATEGORY IV

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Slav Bitman	84		\$430,814	\$234,000	184	\$472,911	\$364,500	130	157
Steve Hartman		72.4	229,270	214,500	107	408,066	342,000	119	113
Mark Hancock		70.4	206,159	187,500	110	299,305	300,000	100	105

YTD CATEGORY V

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Wes Bangs	83		\$147,118	\$85,500	172	\$166,081	\$127,500	130	151

YTD CATEGORY VI

NAME	NG	RTN	1st Yr. NET	1st Yr. OBJ	% of FY OBJ	NET ALP	NET ALP OBJ	% of ALP OBJ	PF *
Imran Satti	98		\$22,500	\$27,000	83	\$59,911	\$42,500	141	112

* Note: The Performance Factor is the average of the First Year Objective percentage and the Net ALP Objective percentage.

MONETARY DONATIONS

American Income & National Income

- Gave \$5,000 to the Texas AFL-CIO Scholarship Fund.
- Contributed \$5,000 to the DC Labor Film Fest.
- Donated \$3,500 to the Newspaper Guild Freedom Award Fund gala banquet
- Contributed \$4,000 to Alliance for Retired Americans Educational Fund
- Donated \$2,500 to Americans for Democratic Action

John Akers Agency

- Gave \$500 to the VFW
- Contributed \$120 to the IBLW Foot Bank Auction.
- Donated \$120 to the United Way

Rick Altig Agency

- Gave \$100 to the OPSEU for fire repairs
- Donated \$100 for Unions for Kids door prizes.
- Contributed \$200 to MDA
- Contributed \$100 to OWGL.
- Gave \$100 to the MS Walk Fund.
- Donated \$109.30 to the AFL-CIO Legislative Conference
- Donated \$200 to CWA District 2
- Gave \$500 to the Nevada Employees Association.
- Gave \$200 to IBLW 401
- Contributed \$250 to the Edmonton Labour Arts Festival.
- Donated \$300 to SMWIA 8
- Gave \$416 to IBLW 77
- Contributed \$1,000 to the IBT Joint Council 32
- Gave \$120 to the PRFQ-Metalos 6586.
- Donated \$300 to UNDF
- Contributed \$500 to the Oregon Burn Center.
- Gave \$500 to the WWBA Scholarship Fund
- Donated \$300 to the CDLC

Steve Greer Agency

- Donated \$200 to the Tides and CLC scholarship fundraiser
- Gave \$500 to the Community Services Program of the Harris County AFL-CIO honoring E. Dale Wynn
- Contributed \$200 to the TMRA for next annual

Jatoft-Foti Agency

- Gave \$60 to BAC 3.
- Contributed \$645 to the Birds Landing Habitat Preserve

Jatoft-Foti Agency Cont.

- Donated \$500 to the Teamsters Local 601
- Donated \$200 to the Teamsters Retirees JC 38.
- Contributed \$500 Merced Mariposa CLC
- Gave \$600 to the Boilermakers Lodge 549
- Donated \$200 to the Sheet Metal Workers Local 162
- Contributed \$2,500 to the Instituto Laboral De La Raza.
- Gave \$350 to the Sacramento Central Labor Council
- Gave \$80 to the Central California Bowling Association
- Donated \$500 to UFCW 120.
- Gave \$10,000 to the California School Employees Assoc.
- Donated \$500 to a leukemia/lymphoma foundation.

Chris LaFond Agency

- Gave \$500 to the HFA Local 2 100th Anniversary Dinner
- Gave \$150 to the Allegheny County Workers Memorial
- Donated \$150 to the Allegheny County CLC banquet
- Contributed \$110 to the Washington-Greene CLC

Joseph Manone Agency

- Gave \$500 in cooperation with the Gary Bleier Agency to the Wisconsin National Association of Cosmetologists
- Gave \$80 to the Bell City Credit Union for their 100th meeting luncheon.
- Donated \$1,000 in cooperation with the Gary Bleier Agency to the La Bove Memorial AFSCME 24
- Contributed \$1,000 in cooperation with the Gary Bleier Agency to the AFSCME Scholarship Fund
- Contributed \$100 in cooperation with the Gary Bleier Agency to the AFSCME Peoples Conference

Jim Strick Agency

- Gave \$315 to the Tri County Regional Labor Council.

Total \$47,475.30

Be sure to submit your contributions monthly via e-mail to bfrizzell@ailife.com

Gearing Up for Election Time — In Canada

Now that we have the Presidential Election all wrapped up here in the states, it is time to focus on the upcoming Canadian elections. Since we are a driving force in both countries, the political process in Canada is just as important to working families as it is here in the U.S. Read on to find out more about how American Income and its Canadian Agencies are gearing up for the election.

"This election is important to everyone involved and it is important that we do all we can to help the working families of Canada and British Columbia," said Debbie Enstedt, a PR Manager with the Rick Altig Agency, who presented the British Columbian New Democratic Party with a \$30,000 donation to assist in this year's crucial elections.

"In British Columbia, labour has been under attack from the right wing agenda. This agenda is anti-union, and anti-working families. With the tearing up of union contracts, contracting out of union jobs, and the attacks on health care, this was a very important election because it has implications across the nation. It is supported by labour nation-wide, and many union leaders have showed their support with e-mails or phone calls to Roger Smith.


This election also affects the Building Trades. The Ferry Corporation has been contracting ship building out to Germany. In British Columbia, they have also seen the collapse of the apprenticeship program.

Dave Barrett is actively involved in the election and is speaking at many union functions. For example, he recently spoke at the Operating Engineers in Vancouver, a rally in Victoria supporting the British Columbia ship building industry, a CUPE Conference, and is featured in the upcoming *Democratic Issue* magazine.

We are doing all we can to see that working family issues are addressed which is all a part of what we do to demonstrate our commitment to Canadian labour."

Dave Barrett Speaks Out in *Democratic Issue* Magazine Which Will Be Featured In an Upcoming Publication

DAVE BARRETT
THE PROVINCIAL ELECTION – WORKING FAMILIES & AIL - CANADA



Throughout my life I've had the honour of serving in various roles where I have been able to advocate for working families of Canada.

In my role as NDP Premier of British Columbia, I was entrusted to lead the effort in implementing progressive public policy. Fair budgets, prioritizing education and maintaining the integrity of our health care system were the mandates of the time. In today's political climate, I am outraged at the dismantling of the bedrocks of a social agenda designed to protect working families. I challenge each and every one of you to act to protect the working family's agenda and your individual families in every way possible.

In my role as AIL Labour Advisory Board Member and Consultant, I have the pleasure to introduce a progressive company, providing individual, financial and retirement benefits to working families in Canada. American Income Life AIL is a 100% Union Company and tens of thousands of trade union members and their families enjoy the financial and retirement benefits AIL and his union members have always actively engaged in fighting the accelerated attacks on our cherished health care system and the privatization of our health care.

In today's economic times, public and personal financial security have never been more threatened. Public policy must be enacted to protect the whole while supplemental insurance should be considered to protect your family's specific needs. Life insurance and wage continuation insurance are two benefits that are more essential than ever to protect working families.

Whatever you do this year, please decide to take action! There is too much at stake in both our society and within your individual families. Together, we can keep alive the progressive agenda which has made our country great.

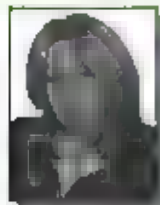
20

APRIL 2005 ■ BUCKLE UP

SPOTLIGHT APRIL 2005 ■ BACK TO BASICS

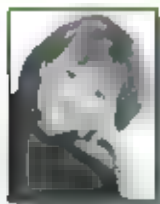
21

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A



Manon Brulotte
Montreal, PQ



Richard Meshulam
Los Angeles, CA

Category B

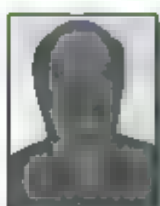


Catherine Briggie
Phoenix, AZ



Irene Ruryez
N. Royalton, OH

Category C



William Slocum
Harrisburg, PA



Cheryl Cook
Plymouth Meeting, PA

March Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	10,181	Rick Altig
2. Joseph Galusha	6,305	Durhon Oldham
3. Malka Arony	5,409	Cohen/Hartman

All-Time PR Card Production Record
Month: 18,960 cards

Category A	No. Cards	SGA
1. Manon Brulotte	4,827	Altig-Lyse
2. Richard Meshulam	4,188	David Cohen
3. Malka Arony	2,853	Cohen/Hartman
4. Al Wall	2,820	Joshua Chalom
5. Timothy Farr	2,510	Paul Rumbac

Category B	No. Cards	SGA
1. Catherine Briggie	2,544	Steve Hartman
2. Irene Ruryez	1,883	Jim Surace
3. Mario Soljan	1,262	Steve Friedlander
4. Robyn Mauche	896	Wes Bangs
5. Sue Akers	841	John Akers

All-Time PR Group Production Record
Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. William Slocum	9	Oldham-Hadayia
2. Cheryl Cook	9	Durhon Oldham
3. Susan Fuldauer	8	Mark Hancock
4. Kelly Bittle	7	Chris Wittenbach
5. Patti Morgan	6	Ron Van Woessik

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	48,156	Rick Altig
*2. Joseph Galusha	14,724	Durhon Oldham
3. Malka Arony	14,416	Cohen/Hartman

All-Time PR Card Production Record
YTD: 61,879 cards Denis Bewver

Category A	No. Cards	SGA
*1. Malka Arony	8,834	Cohen/Hartman
*2. Manon Brulotte	7,844	Altig-Lyse
3. Brenda DiSomma	6,231	Eric Giglione
4. David Blasdeli	6,034	Rick Altig
5. Richard Meshulam	5,417	David Cohen

Category B	No. Cards	SGA
*1. Catherine Briggie	5,934	Steve Hartman
*2. Vivian Dwyer	5,226	Altig-Hay/Bitman
3. Irene Ruryez	3,007	Jim Surace
4. Mario Soljan	2,111	Steve Friedlander
5. Robyn Mauche	1,818	Wes Bangs

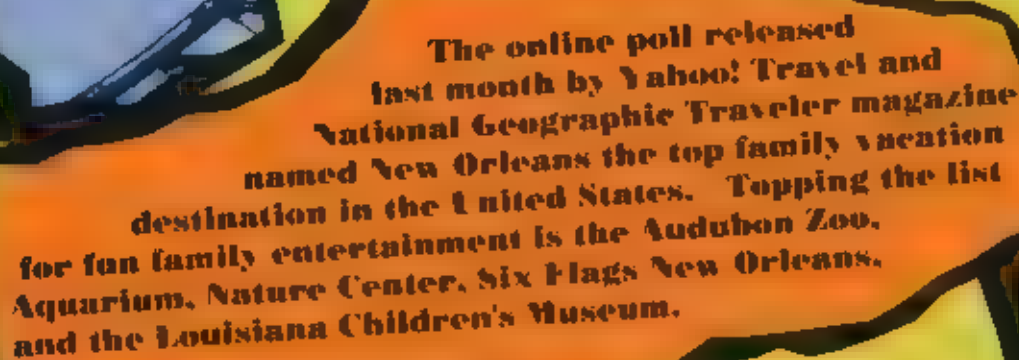
All-Time PR Group Production Record
YTD: 103 groups Vivian Dwyer

Category C	Groups	SGA
*1. Cheryl Cook	26	Durhon Oldham
*2. Billy Sauers	17	Tom Williams
3. Susan Fuldauer	6	Mark Hancock
4. Patti Morgan	15	Ron Van Woessik
5. William Slocum	15	Oldham-Hadayia

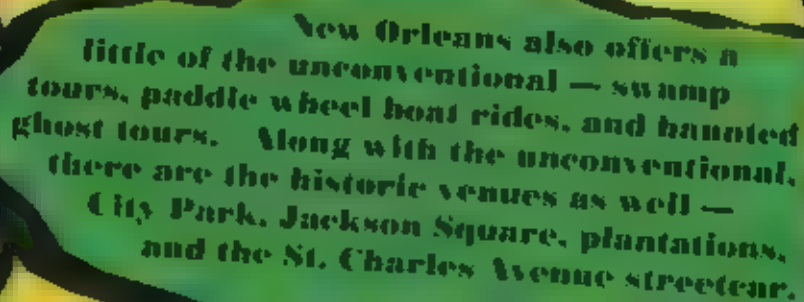
Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category C.



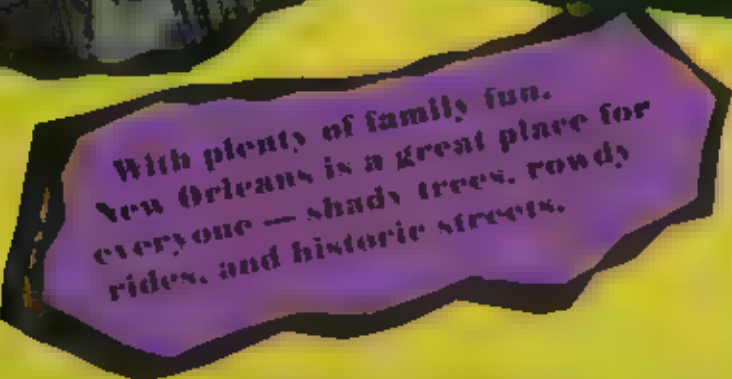
New Orleans — A Great Place for Everyone



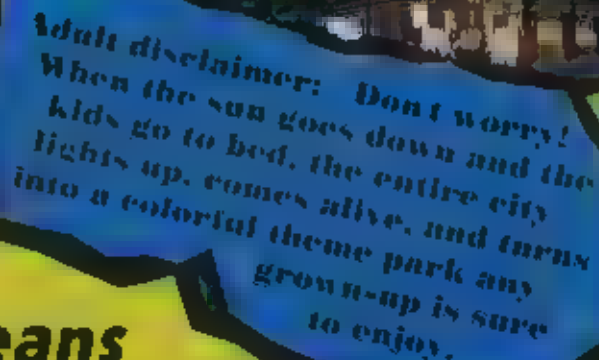
The online poll released last month by Yahoo! Travel and National Geographic Traveler magazine named New Orleans the top family vacation destination in the United States. Topping the list for fun family entertainment is the Audubon Zoo, Aquarium, Nature Center, Six Flags New Orleans, and the Louisiana Children's Museum.






New Orleans also offers a little of the unconventional — swamp tours, paddle wheel boat rides, and haunted ghost tours. Along with the unconventional, there are the historic venues as well — City Park, Jackson Square, plantations, and the St. Charles Avenue streetcar.



With plenty of family fun, New Orleans is a great place for everyone — shady trees, rowdy rides, and historic streets.



Adult disclaimer: Don't worry! When the sun goes down and the kids go to bed, the entire city lights up, comes alive, and turns into a colorful theme park any grown-up is sure to enjoy.



THE *Fairmont*
NEW ORLEANS **New Orleans**
July 27-30, 2006

Public Relations Bonus

Qualifiers

Melke Aron	\$1,685.97
Manon Brulotte	\$1,338.24
Will	\$1,335.52
	\$1,130.08
Vivian Dwyer	\$1,024.63
	\$966.64
Blaisdell	\$924.54
	\$868.78
	\$820.00
	\$817.81
	\$787.18
	\$747.18
	\$686.88
	\$634.00
	\$617.66
	\$588.92
Will	\$581.42
Will	\$571.17
Timothy Cur	\$564.20
	\$535.64
	\$519.80
Mark Goodford	\$475.17
Will	\$481.90
	\$454.10
	\$417.30
Charles Livid	\$372.33
Rich Yost	\$399.88
	\$379.60
	\$371.10
Ward	\$358.50
Bower	\$357.62
	\$340.20
	\$323.72
	\$321.30
	\$306.10
	\$300.70
	\$276.58
Christie	\$257.13
Mario Soljan	\$246.78
John Wilkinson	\$214.11
Suzanne Powers	\$213.30

JANUARY
 FEBRUARY
 MARCH
 APRIL
 MAY
 JUNE
 JULY
 AUGUST
 SEPTEMBER
 OCTOBER
 NOVEMBER
 DECEMBER

Total

\$24,681.81



Retention Bonus

QUALIFIER	BONUS	A&H
Carla Miller	\$6,242.86	
Cody Bellah	\$5,915.91	\$251.16
Timothy Cruise	\$4,636.01	
Theresa Bellajaro	\$4,248.63	\$178.72
Sylvia Freeman	\$4,168.78	
Sebastian Kazek	\$3,944.32	\$128.38
Mary Ann Gaelic	\$3,875.12	\$362.14
Lance Brown	\$3,776.76	
Anthony Wilkerson	\$3,765.38	\$174.59
Max Quasern	\$3,681.60	\$174.60
Daniel Poitechlo	\$3,541.50	\$194.10
Samantha Chul	\$3,413.12	\$213.48
Paul Hall	\$3,213.84	
Carlton Lear	\$3,157.31	
Ruben Soberanes	\$3,091.03	\$156.74
Crystal Valentine	\$2,958.44	
Kimblin Cowins	\$2,897.36	
Majjargal Sukhbaatar	\$2,896.58	
Joanne Marks	\$2,890.70	
Michael Perkins	\$2,821.14	
Pablo Pizala	\$2,807.82	
Deshella Hargrove	\$2,805.70	
Douglas Bauknecht	\$2,771.72	
Steven Strong	\$2,721.20	\$112.21
David Wang	\$2,668.80	
Robert Ulreich	\$2,642.35	
Helen Taylor	\$2,633.57	\$149.60
Ricardo Ferreira	\$2,627.00	
Omar Hashimi	\$2,613.73	
Ed Dillert	\$2,581.90	\$212.54
Douglas Zigby	\$2,548.87	
Anthony Meie	\$2,546.49	\$204.48
Harpreet Gujral	\$2,527.70	
Yvonne Hernandez	\$2,453.20	\$138.57
Concelor Davis	\$2,449.15	
Bryan Johnson	\$2,434.66	
Holly Desmond	\$2,433.29	\$138.06
Rachel Arenas	\$2,428.40	\$142.97
Gordon Boles	\$2,378.99	\$83.67
Moswen Taylor	\$2,366.59	\$129.68
Lily Tchen	\$2,361.80	
Russell Lewis	\$2,359.20	\$213.90
Rudi Camenafind	\$2,357.40	
Matthew Hogan	\$2,356.56	\$174.24
Karen McQuoid	\$2,321.28	\$163.80
Victor Quimson	\$2,312.26	
Michael Snow	\$2,307.73	
Troy Chupp	\$2,284.56	\$182.86
Benjamin Mansillas	\$2,281.44	
Vann Durham	\$2,271.44	\$151.44
Brian Schweiter	\$2,255.91	
Amir Sedighat	\$2,249.87	\$159.22
John Davies	\$2,240.81	
Lisa Roemer	\$2,227.77	\$155.97
Raymond Lau	\$2,214.72	\$191.94
Thomas Vansdol	\$2,178.56	\$207.44
Angelika Vassiliev	\$2,168.10	\$139.86
Krista Thieme	\$2,145.20	
Robert Middleton	\$2,133.96	\$129.48
Patrick Fowler	\$2,115.22	
Dmitriy Goncharuk	\$2,107.90	
David Thornton	\$2,106.54	
May Lor	\$2,101.82	\$166.32
Chris Rhoades	\$2,095.59	\$199.36
Theresa Rizzi	\$2,089.38	\$118.11
Aaron Webb	\$2,086.04	
Mack Bell	\$2,075.05	
Noe Gonzales	\$2,052.49	
Ronald Gurney	\$2,046.51	\$195.75
Russell Morris	\$2,034.44	
David Jackson	\$2,027.77	
Alex Bluhm	\$2,027.27	
Alejandra Godoy	\$2,025.32	
John Franklin	\$2,017.44	\$124.00
Brian Robbins	\$2,004.90	
Rachel Busei	\$2,002.68	\$117.46
Timothy Clark	\$1,998.26	
Jason Coleman	\$1,968.87	\$104.37
Philip Anderson	\$1,957.53	\$196.27
Kevin Appasamy	\$1,943.28	\$231.14
Desislava Dimitrova	\$1,939.05	
Haylee Nye	\$1,906.35	\$102.90
Joey Kennedy	\$1,895.17	
Ronald Friedlander	\$1,894.73	

QUALIFIER	BONUS	A&H
Nicholas Soboleski	\$1,892.81	
Jennifer Gilbert	\$1,892.64	\$170.28
Richard Phillips	\$1,875.04	\$168.48
Andrew Limoli	\$1,873.64	\$182.58
Arthur Westergren	\$1,868.63	\$148.92
Michael Nowak	\$1,859.71	\$199.88
Danielle Holmes	\$1,848.08	\$164.56
Bulbinder Hayer	\$1,832.39	\$201.45
Robert Gerdes	\$1,822.56	\$140.80
Anthony MacKenzie	\$1,818.16	
Mary Ellen Freda	\$1,810.77	
Bradley Kincaid	\$1,804.42	
Justin Smith	\$1,795.12	\$227.84
Tim McAdams	\$1,781.72	
Lawrence Tenamore	\$1,780.21	
Loren Cardwell	\$1,769.58	
Bret Padilla	\$1,761.94	\$192.27
Mereluo Perakis	\$1,754.93	\$116.63
Derrick Bates	\$1,751.36	\$282.88
Shashi Parekh	\$1,744.76	\$282.46
David Laganan	\$1,722.28	
Cesar Castro	\$1,718.73	
Benjamin Gibbs	\$1,716.22	
Allison Walker	\$1,715.22	\$126.75
Joyce Dacklin	\$1,711.40	\$271.85
Scott Johnson	\$1,701.73	
Brigitte Symesael	\$1,698.43	
Howard Heron	\$1,696.13	\$172.66
Jay Meyer	\$1,690.96	\$240.21
Patrick Mazerolle	\$1,688.38	
Norman Reitz	\$1,672.65	\$191.08
Matthew Sharrock	\$1,668.35	
Randolph Souliers	\$1,666.08	\$80.80
Patrick Coughlin	\$1,662.81	\$183.35
William Burbank	\$1,647.90	\$156.80
Jean Brinkmann	\$1,638.25	\$164.70
Edward Hanna	\$1,632.54	
Larry Malitz	\$1,625.85	
Joel McHett	\$1,621.97	\$129.75
Thomas McEhwe	\$1,616.88	\$172.40
Larry Clemons	\$1,607.20	
Hal Herman	\$1,601.88	\$180.96
Glenn Vandescande	\$1,599.33	\$190.65
William Gordon	\$1,592.12	
Jennifer Robinson	\$1,587.90	\$149.22
Vinicio Buezo	\$1,579.17	
Alfred Brenner	\$1,578.80	
Romeo Dalay	\$1,578.40	\$176.36
Rodney Ward	\$1,557.36	
Stephen Gibson	\$1,554.74	\$141.38
Corey Neff	\$1,555.76	
Harold Canter	\$1,542.32	\$165.84
Robert Russo	\$1,542.18	
David Solomonov	\$1,525.27	
Jean-Francois Veazina	\$1,522.80	
Kobie Samuels	\$1,521.59	
Rosalie Zwifcker	\$1,520.40	\$266.64
Chris Mairtell	\$1,518.19	
Matthew Wolfanger	\$1,511.84	\$182.36
Gary Pino	\$1,501.61	
Tasha Tucker	\$1,501.48	
Carl Boldon	\$1,500.52	
Robert Seeber	\$1,491.84	\$201.28
Richard Ballie	\$1,488.27	\$117.39
James Larkin	\$1,486.34	
Ted Bryson	\$1,485.82	\$237.82
Asher Lavallee	\$1,483.29	
Tim Riley	\$1,481.87	\$99.38
Robert Ehlers	\$1,478.67	\$146.30
John Campanello	\$1,478.11	\$120.36
Brett Maves	\$1,472.52	
Andie Abramovich	\$1,470.74	
Paulo Roia	\$1,468.26	
Navarro Simonsis	\$1,455.21	
Brian Toglia	\$1,450.47	\$158.54
Ronald Trombeta	\$1,449.22	
Toed Johnson	\$1,449.07	
John Barsuch	\$1,447.44	\$211.28
Andrew Dudgeon	\$1,441.67	
Michael Dupree	\$1,439.51	
Peter Derosario	\$1,438.81	\$133.38
Herman Libman	\$1,435.87	
Stephen Guidice	\$1,434.75	\$187.74
Steven Sequera	\$1,432.64	\$181.28

QUALIFIER	BONUS	A&H
Ryan Dorsheimer	\$1,431.84	\$112.74
Jena Rana	\$1,426.64	\$103.56
Donald Goodman	\$1,425.39	
Tiffany Vandecar	\$1,424.65	
Naveen Eppen	\$1,419.75	\$97.92
Zachary Frail	\$1,418.63	\$147.83
Sami Mogannam	\$1,415.45	
Andrew Bishop	\$1,402.90	
Evan Kishpaugh	\$1,402.80	\$140.42
Tara Soderman	\$1,402.39	
Maria Esposito	\$1,392.46	
Jason Gurnett	\$1,386.80	\$164.76
Joe Thompson	\$1,383.24	
Michelle Workman	\$1,382.67	
Maurice Davies	\$1,381.44	\$175.84
Michael Laramie	\$1,381.10	\$112.84
Gregory Engrav	\$1,379.80	
Richard Evenson	\$1,371.78	
Darren Wakefield	\$1,360.80	\$156.66
Tracy Haden	\$1,345.19	\$119.63
Brenda Carson	\$1,342.16	
Ted Schilling	\$1,339.33	
Charles Riggs	\$1,335.66	\$130.50
Jared Starman	\$1,332.19	
Michel Dickey	\$1,326.77	\$113.64
Daniel Phares	\$1,324.28	\$168.08
Jayci Lau	\$1,319.72	
Mark Gorman	\$1,319.36	
Diane Carrion	\$1,310.46	
Nathan Vazquez	\$1,306.50	
Richard Galati	\$1,304.47	
Andrew Craig	\$1,304.29	
Justin Knox	\$1,303.34	
Byron Paz	\$1,300.49	
Michael Fagan	\$1,299.63	
Sammar Miguez	\$1,298.42	
Scott Remyey	\$1,294.57	
Arthur Greene	\$1,293.69	\$121.88
Joshua Harris	\$1,281.91	\$174.88
Jon Hancic	\$1,279.61	
Wes Elder	\$1,279.36	
Jose Rojas	\$1,272.96	
Callin Baban	\$1,275.04	
Edward Osborne	\$1,274.53	
Michael Barrett	\$1,272.90	
Allison Bankowski	\$1,269.77	
Dennis Muth	\$1,269.61	
Mark Pettz	\$1,265.86	
Michael Bromberg	\$1,253.25	
Loan Pham	\$1,252.74	
Sihyun Choi	\$1,252.40	
Cathy Thompson	\$1,249.40	
Joseph Dincerdue	\$1,245.77	
Denis St Pierre	\$1,243.17	
Joseph Moore	\$1,241.00	
Chris Cunningham	\$1,235.83	
Tim Craycraft	\$1,234.15	
Devon Kaplan	\$1,232.83	
Jonathan Cole	\$1,230.24	
Matthew Kernan	\$1,229.40	
William Sargent	\$1,227.96	
David Kerlake	\$1,225.56	
Michael Walsh	\$1,221.62	
Ulises Mendoza	\$1,218.59	
Paul Gentle	\$1,217.65	
Brian Lulloff	\$1,214.66	
Patrick Parisi	\$1,214.60	
Karen Stockwell	\$1,209.64	
Elmore Mundell	\$1,207.98	
Jinzhou Zhao	\$1,207.65	
Laura Fisher	\$1,205.94	
Hank Gordon	\$1,204.53	
Scott Shields	\$1,201.87	\$156.33
Dawn McElwain	\$1,201.41	\$125.35
Ronald Marx	\$1,200.46	
Roger Hotz	\$1,197.50	
Anastasiya Fedosova	\$1,197.11	\$238.75
Vance Rountree	\$1,196.38	
Raymond Oriol	\$1,190.79	
Barbara Bomer	\$1,173.92	
Virgil Harris	\$1,173.82	\$112.09
Erin Ziegler	\$1,169.08	
Olaf Johnson	\$1,162.69	\$200.72
Sharon Migota	\$1,157.89	

Retention Bonus

QUALIFIER	BONUS	A&H
Hearth Hewitt	\$1,156.93	\$195.20
Brer Fell	\$1,155.07	
Francine Palmer	\$1,155.17	
Denice Davidson	\$1,154.55	
David Boshard	\$1,148.55	
Chawn Roundtree	\$1,147.19	\$118.14
Thomas Gatlin	\$1,136.83	\$94.82
Edward Clunk	\$1,134.19	
London Burnett	\$1,126.77	
Kevin Dion	\$1,124.00	\$81.75
Leo Porter	\$1,111.84	\$130.07
John Reason	\$1,109.39	\$150.73
Patrick Stenglefs	\$1,103.73	
Rajeev Arora	\$1,099.04	
Ramli Madani	\$1,087.51	
Andrea Teran	\$1,085.74	
Charles VanDyke	\$1,083.38	
Elizabeth Hodgson	\$1,080.60	
Rhonda Scott	\$1,076.91	
Yu Ting Kao	\$1,072.55	
Tyler Hunt	\$1,070.66	
Charles McGrane	\$1,070.36	
Marcus Bautista	\$1,052.20	
Eric Nichols	\$1,050.89	
El Sabeel Caudle	\$1,050.81	
Kristin Turner	\$1,050.63	
William Devine	\$1,044.56	
Margaret Conway	\$1,041.82	
Karl Schluack	\$1,039.62	
George Noujaim	\$1,031.33	
Fargo Hall	\$1,029.82	
Sarmast Shojain	\$1,027.64	\$187.94
Kevin Mohr	\$1,027.96	
Anna Vaculikova	\$1,015.01	\$135.85
Wade Rowelliffe	\$1,011.67	\$172.80
Brian Tudelson	\$1,010.92	\$142.70
Rhonda Sharif	\$1,010.13	
Christopher Stephens	\$1,009.33	
Eric Renteria	\$1,001.38	
Robert Rowe	\$1,000.51	\$121.95
Daniel Pavsek	\$995.61	
Flavio Mendes	\$994.51	
Alicia Dixon-Sledge	\$994.29	
Thomas Tulowicki	\$986.47	
Charles Hayes	\$981.04	\$99.30
Latisa Dodd	\$976.61	\$97.25
Jonathan Hughes	\$974.61	\$85.65
Torrence Rowell	\$969.95	\$103.85
Evan Mohagen	\$964.92	\$86.40
Shashank Hedao	\$964.22	\$88.65
Brian Colbeck	\$963.77	\$95.32
Steven King	\$962.83	\$106.65
Zulfikar Bhukera	\$958.05	
Yevgeniy Kashkin	\$955.22	\$87.80
Timothy Southerton	\$954.55	\$92.15
Lennis Hayes	\$954.45	\$100.65
James Schneider	\$942.31	
Maxine Moody	\$945.04	\$81.99
Sara Wiltsie	\$944.47	\$111.90
Ronald Kastner	\$940.65	
Theodore Willis	\$936.35	\$120.20
Kashif Tufail	\$933.30	\$139.15
Chad Keehey	\$933.27	\$102.35
Billy Farrar	\$931.45	\$76.65
Benjamin VanFossen	\$926.91	
Lee Lamb	\$925.10	
Madlyn Woodyard	\$924.32	
Shea Maliszewski	\$923.96	
Edward Dietrich	\$923.01	\$75.45
Steven Engrav	\$919.39	
Sarah Tavera	\$913.69	\$97.20
Thomas Reddock	\$901.70	
Amary Nousair	\$902.23	\$76.45
Amber Madaris	\$898.14	
Bryan Tenaka	\$896.32	
Elizabeth Michalek	\$893.92	
Richard Shirley	\$893.90	
Ryan Bisanz	\$893.35	
Tiavis Finley	\$892.15	
Shannon Spindler	\$889.91	
Keith Flood	\$887.38	\$77.85
Agustin Marafita	\$884.52	
Christopher Kroschus	\$879.02	
Raymond Lopez	\$878.27	

QUALIFIER	BONUS	A&H
Robert Trujillo	\$876.17	
Chris Cooneyer	\$874.92	
David Williams	\$872.69	
Amanda Minaz	\$868.92	
Christopher Schafer	\$867.77	
Tommy Chan	\$867.66	
Phillip LaCross	\$863.48	
Kevin Wiley	\$856.58	
Kevin Haines	\$853.26	
Susan Silvia	\$852.68	
Curtis Frost	\$848.54	
Michael Lott	\$848.53	
Linda Molnar	\$846.19	
Timothy Hansen	\$846.02	
Lotonya Tucker	\$839.30	
Samuel Cohen	\$834.62	
Paulina Hardy	\$834.00	
Verdina Archbold	\$831.90	
Ka Yin Law	\$823.41	
Sidney Trahan	\$819.82	
Brandon Moore	\$819.40	
Earnest Loveless	\$817.49	
Bobby Critton	\$817.33	
Melton Young	\$806.78	
Leroy Sutherland	\$803.77	
John Farley	\$788.04	
Shawn Richmond	\$787.34	\$118.35
Claudia Ziegler	\$773.77	
Iryna Sushkova	\$770.23	
Bruce Filson	\$742.49	\$156.12
Joseph Turcio	\$715.38	\$88.28
Mark Hamrick	\$709.19	\$84.56
Nikhat Khan	\$689.48	\$66.48
Raymond Guifrida	\$681.28	\$62.28
Vanessa Nestor	\$677.40	\$108.24
Ray Sharples	\$673.86	
Thomas Parker	\$672.44	\$81.24
Richard Greenberg	\$671.04	\$61.92
Sara Thrallkitt	\$670.53	\$70.57
John Keidesling	\$667.94	
Joaquin Santos	\$663.66	
Benoit Nienhuis	\$661.78	\$78.20
Sue Weiss	\$658.71	
Rebekah Ripley	\$658.53	\$66.24
Erika Mehon	\$643.77	
Patrick Dinan	\$629.48	
Malcolm McCall	\$637.29	
Thomas Harkins	\$636.21	
Michael Malakutkie	\$635.71	
Darren Miller	\$630.52	
Wilma Marro	\$630.24	
Jonathan Chamness	\$628.01	
Reuben Rich	\$626.94	
Mary Price	\$621.93	
Troy Bohlander	\$620.99	
George Easter	\$619.09	
Virjan Bratmeyer	\$619.07	
Jason Shamba	\$618.22	
Jane Ronga	\$616.48	
Rosanne Landon	\$615.72	
James Carlin	\$615.14	
Linsay Stewche	\$614.89	
Hilby Martinez	\$613.52	
Timothy Meyer	\$612.38	
Robert Hamilton	\$611.79	
Joseph Coarsey	\$609.32	\$121.49
Nathaniel Brooks	\$606.12	
Bruce Lamont	\$603.99	
Aullian Goodin	\$603.82	
Jennifer Ingimundsson	\$603.44	
Roxanne Ropp	\$601.29	
Justin Loh	\$599.60	
Dawetta Grayson	\$596.48	
Penny Young	\$595.89	
Randy Smith	\$593.88	
Adam Smith	\$592.88	
Nitesh Patel	\$586.38	
David Tran	\$586.74	
Thomas Ross	\$585.05	
Phillip Sanders	\$584.91	
Rajkumar Padimawar	\$584.66	
Jessica Clegg	\$583.86	
Kara Peck	\$581.16	
Jonathan Petzold	\$577.63	

QUALIFIER	BONUS	A&H
Fallon Kunevicius	\$576.13	
Nicolaus Janson	\$575.80	
Marco Chow	\$575.39	
Phillip Hunsel	\$575.35	
Dean Sprioles	\$574.29	
Michael Wenzel	\$572.79	
Justin Bryant	\$572.62	
Dane Carruth	\$572.24	
Del Hallsworth	\$572.24	
Wendy Storandl	\$571.15	
Jean Badji	\$571.10	
Christine Hogg	\$570.95	
Lisa White	\$569.65	
Christopher Grupinski	\$567.14	
Gerson Rodrigues	\$566.43	
Todd Krentzel	\$565.20	
Al Sorishe	\$563.83	
Jillian Lamb	\$563.70	
Owlen Reeves	\$563.52	
Scott Martin	\$562.30	
Dave Heisley	\$561.38	\$74.87
David Farraway	\$560.55	\$54.15
Jason Roby	\$560.20	
David Beskid	\$549.36	\$39.64
Peter Lauwerier	\$535.36	\$57.33
Jebadiah Kilmer	\$530.43	\$71.70
Randy Downs	\$519.09	\$64.51
Matthew Melhoon	\$516.63	
Cynthia Wilhelm	\$516.25	
Sidney Hodgkiss	\$516.10	
Richard Miller	\$512.30	
Melic Fadel	\$510.48	\$56.04
Daniel Courson	\$489.33	\$51.41
Marcel Alexander	\$488.88	\$69.51
Nicholas Zangardi	\$487.06	
Pat Alessi	\$485.77	
Gregory Slard	\$484.89	
Mohammad Ebadi	\$484.70	\$74.49
Deborah Veila	\$484.59	
Scott Witzel	\$483.26	
Jeffrey Colaneri	\$483.25	\$71.82
Louis Costa	\$480.82	
Nathan Rotzenberg	\$477.70	\$96.78
Richard Refano	\$473.98	
Brian Moose	\$473.48	
Fernando Gonzalez	\$469.90	\$54.54
Patricia Lee	\$469.88	
Wonder Nyatanga	\$469.56	
Roland Cheney	\$469.22	
Bertram Feldman	\$468.42	
Randy Teysiee	\$465.81	
Rickie Sasser	\$464.89	\$63.63
Richard Nye	\$463.57	
Larry Edwards	\$460.56	\$45.24
Theondrade Hawkins	\$460.41	\$53.46
Eric McAtee	\$458.50	
Nicholas Miller	\$458.14	
Tung Truong	\$455.46	
Milissa Feiguson	\$455.35	
Brandon Teter	\$452.65	\$54.24
Kevin Hahn	\$452.04	
Andrew Graff	\$450.50	
Latricia Makle	\$449.01	
Stephen Perotti	\$448.48	
Larry Lainhart	\$446.32	\$51.81
Pawan Sharma	\$442.86	
Sandra Catson	\$439.14	
Lawrence Turk	\$435.63	
Phillip Parisi	\$435.49	\$53.58
Lori Duque	\$417.28	
Andrea Yee	\$416.64	
Eric Hall	\$416.32	
Joanne Idio	\$414.93	
Alexander Rakita	\$414.50	
Jennifer Price	\$413.12	
Charles Debrat	\$412.82	
Brittney Scott	\$409.99	
Koral Embry	\$409.46	
Rebecca Dossett	\$408.37	
Karla Postma	\$408.12	
Joshua Ross	\$407.86	
Kenneth Stowers	\$407.48	
Michael Tuckey	\$407.33	
Gregory Fuller	\$406.14	

Retention Bonus

QUALIFIER	BONUS	A&H
Pamela Heard	\$405.94	
Layman Harang	\$405.67	
Trinh Duong	\$405.50	
Samuel Valdez	\$405.37	
Lindsey Vastoia	\$404.70	
Robert Trudden	\$402.82	
Laura Malozec	\$402.76	
Jeremy Coakley	\$401.34	
Karen Novak	\$401.07	
Shawn Ferguson	\$401.02	
Amanda Roy	\$399.47	
Brendt Kehoe	\$398.46	
Ilya Kardava	\$398.29	
Derek Sandilands	\$398.01	
Garth Kaufmann	\$397.41	
Peter Kaplanis	\$396.01	
Scott Booth	\$395.91	
Laetite McCallister	\$395.33	
Susan O'Bryon	\$395.27	
David Lull	\$394.32	
Ya Chu	\$394.14	
Sean Simon	\$394.03	
Angela Leasure	\$393.91	
Adam Dowgiallo	\$393.59	
William Lally	\$393.51	
Ming Lau	\$389.58	
John Baker	\$388.57	
Hector Caballero	\$387.73	
Cody Templin	\$386.84	
Dylan Heckatt	\$386.64	
Eric Scheytt	\$384.98	
Tony Fox	\$384.90	
Shara Ulloa	\$384.84	
Sylvia McKay	\$384.69	
Roy Aclait	\$384.31	
John Nemeah	\$384.08	
Tiffany Hudson	\$384.08	
Amanda Nashoo	\$383.61	
Phillip Grant	\$383.48	
Ronald Rivera	\$383.44	
Joseph Rudi	\$383.17	
Crystal Nichols	\$381.61	
Jonathan Brummer	\$381.34	
Kyle Chuang	\$380.94	
Joaquin Castillo	\$380.93	
Zachary Lee	\$380.74	
Anthony Webster	\$380.18	
Steven Damin	\$379.50	
Evangelina Delguidice	\$378.12	
Lorenzo Adkins	\$376.06	
Andrew Hughson	\$376.98	
Kevin Barrow	\$376.79	
Marla Miclat	\$376.59	
Nicholas Palacios	\$376.31	
Roxanne Engraw	\$375.97	
Bobby Salmors	\$375.21	
Benjamin Delossantos	\$374.63	
Stephanie McCarthy	\$374.50	
Edward Murphy	\$374.07	
Scott Aratani	\$372.23	
Brian McKenna	\$343.63	
Jeremy Crow	\$236.40	\$34.04
Douglas Gourzong	\$234.54	
David Wilmarth	\$232.13	
Gloria Deleon	\$228.56	
Weimrig Shi	\$220.95	
Shawn Sobilia	\$218.94	
Donald Hankins	\$216.46	\$40.82
Jason Rives	\$211.04	
Caleb Smith	\$204.83	
Samuel Caraway	\$199.77	
Ji Chen	\$199.38	
Andrew Shoid	\$194.40	\$30.52
Corey Carbon	\$193.32	
Dustin Platt	\$193.46	
Marissa Jessor	\$193.41	
Christopher Roden	\$192.90	
Wanda Swindell	\$187.27	
Zachary Little	\$185.90	
Nadder Rashid	\$183.32	
Kurt Seguee	\$180.96	
Robert Thompson	\$180.87	
Matthew Shannon	\$178.83	
Kyle Dubreuil	\$178.45	

QUALIFIER	BONUS	A&H
Kimberly Daniels	\$175.11	
Predell Tynes	\$172.82	
Theodore Cretic	\$171.64	
James Taylor	\$162.59	
Michael Aleshevo	\$161.66	
Randy Brown	\$164.32	
Jeffrey Testa	\$161.56	

Total Bonus Paid Out
\$677,800.89
Total A&H
\$23,547.22

Leadership Bonus

March Bonus Qualifiers

Doreen Ryan-Fort	\$7,888.72	Dnn Wald	\$2,284.93	Lorena Barriere	\$329.35
David Irlie	\$7,591.61	Pat Coughlin	\$2,187.16	Andress Brooks	\$320.53
Jim Bianchi	\$7,492.97	Cohen, Micah	\$2,062.05	Clayton Frost	\$318.20
AJ O'Connor	\$7,040.69	Christopher Clark	\$2,009.51	Luis Heredia	\$302.54
Brian Trabouhy	\$6,503.65	Patrick Duray	\$1,961.77	Laura Fisher	\$298.00
Dustin Miller	\$6,262.82	Greg Engrav	\$1,940.21	Ray Sharples	\$295.42
Rebecca Klebsch	\$6,031.72	Rodney Mori	\$1,924.77	Jonathan Cole	\$293.87
Joseph Moore	\$6,010.16	Richard Koccharzky	\$1,924.38	Paul Mahoney	\$292.78
Horace Johnson	\$5,059.04	JoAnn Stewart	\$1,770.25	Kimberly Mals	\$290.66
Matthew Wolfanger	\$4,984.36	Vedran Pipinic	\$1,733.43	Gershon Klein	\$290.14
Joshua Goodman	\$4,947.31	Rachel Arenas	\$1,704.66	Salvatore Giacchi	\$288.97
Dorian Oldham	\$4,589.06	William Thompson	\$1,683.59	Rog Beaudro	\$282.79
Burry Dillah	\$4,473.01	David Ackerman	\$1,682.75	Alex Blahm	\$278.95
Bridgit Driscoll-Hunt	\$4,232.89	Ngocbich Cao	\$1,649.43	Brent Rieck	\$270.06
Ryan Stenglein	\$4,045.39	Allan Jennings	\$1,632.09	Cheryl Foti	\$268.23
Steven Dichiaro	\$4,012.05	Jason Dickson	\$1,563.76	John Farley	\$267.72
Steve Foti	\$3,791.06	Michael Broenberg	\$1,539.06	Omar Hashimi	\$264.29
Joseph Callahan	\$3,651.84	Mark Zastrow	\$996.17	David Duque	\$260.80
Lawrence Hauck	\$3,552.71	Terence Thomas	\$914.71	Hya Kardavik	\$260.20
DeMarte Cooper	\$3,497.31	Matthew Willrod	\$905.27	Glenn Snowden	\$259.60
David Hansman	\$3,374.26	Jane Ronga	\$835.77	Nathan Vazquez	\$255.23
Steven Strong	\$3,084.55	Mary Ann Gaelic	\$742.51	Colbeck, Brian	\$254.91
Matthew Hart	\$3,074.77	James Wolf	\$719.53	Derrick Bates	\$254.58
Melanie Cohen	\$3,008.61	Edward Hanns	\$617.08	John Brian	\$253.83
Lee Conti	\$2,992.46	Darren Miller	\$611.74	Jamie Winkler	\$253.36
Jerald Muhammad	\$2,752.10	Tommy Chan	\$606.20	Fallon Kunevichus	\$252.94
Allan Gilbert	\$2,746.23	Leo Porter	\$589.04	Zachary Hart	\$250.63
Hal Herman	\$2,712.29	Kathleen Foughran	\$568.62	Ricardo Ferreira	\$248.38
Eugene Melamed	\$2,711.28	Matthew Dabler	\$566.91	Nicholas Soboleski	\$245.34
Andrew Dudgson	\$2,709.62	Cesar Astralaga	\$546.97	James Adaminta	\$240.52
Jason Mollo	\$2,699.26	Randy Downs	\$539.70	Gertou Johnson	\$236.32
Roger Johnson	\$2,660.53	Dane Carruth	\$536.22	Michael Laramee	\$235.19
Robert Dunn	\$2,654.15	William Chidress	\$514.38	Frank Sommers	\$193.17
Shamshinder Sidhu	\$2,647.80	Samantha Chui	\$493.75	Charles McGrane	\$188.74
Ronald Gurney	\$2,645.53	Brailley Kulak	\$481.24	Wes Elder	\$79.08
Adam Kiss	\$2,640.63	Brian Varney	\$469.53		
Jeff Churchfield	\$2,552.26	Richard Barbour	\$416.41		
Tim Schroeder	\$2,504.79	Noe Gonzales	\$407.59		
Susan Betgh	\$2,496.97	Raymond Oriol	\$406.13		
Willie Hayden	\$2,476.97	Russell Lewis	\$403.40		
Travis Finley	\$2,413.54	Paul Gouveia	\$385.25		
Francisco Perez	\$2,402.54	Andrew Limoh	\$366.83		
Don Goodman	\$2,401.12	Allison Walker	\$331.69		
Kevin Khadivian	\$2,332.05	James Cahalan	\$329.44		

Total \$227,791.71